

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19–25519–JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nana Opoku–Ware  
fka John Owusu, fka John Owusu–Ware  
123–125 Division Street  
Elizabeth, NJ 07201

Social Security No.:

xxx–xx–7805

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on February 14, 2020.

On 10/9/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: November 12, 2020  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 13, 2020

JAN: mff

Jeanne Naughton  
Clerk

In re:  
Nana Opoku-Ware  
Debtor(s)

Case No. 19-25519-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 13, 2020

User: admin  
Form ID: 185

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:

Recip ID	Recipient Name and Address
db	+ Nana Opoku-Ware, 123-125 Division Street, Elizabeth, NJ 07201-2844
cr	+ MTGLQ Investors, LP, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518401725	+ American Anesthesiology of New Jersey, P, 22 Old Short Hills Rd., Ste. 112, Livingston, NJ 07039-5607
518476323	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518401728	+ Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518401726	+ Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
518401736	+ CVI Loan GT Trust I, Attn: Faloni & Associates, LLC, 165 Passaic Avenue, Ste. 301B, Fairfield, NJ 07004-3592
518401734	+ Costco Anywhere Visa Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
518401735	+ Costco Anywhere Visa Card, PO Box 6190, Sioux Falls, SD 57117-6190
518401737	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518496289	Emergency Physician Associate North Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
518401741	+ Fay Servicing, LLC, Attn: Bankruptcy Dept., PO Box 809441, Chicago, IL 60680-9441
518401742	+ Fay Servicing, LLC, 1601 LBJ Freeway, Dallas, TX 75234-6512
518401746	+ I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
518401745	+ I C System Inc, Attn: Bankruptcy, PO Box 64378, St Paul, MN 55164-0378
518401747	+ I.C. System, Inc., 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378
518815397	+ MTGLQ INVESTORS, LP, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
518815398	+ MTGLQ INVESTORS, LP, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, MTGLQ INVESTORS, LP Rushmore Loan Management Services 92619-5004
518401751	McCalla, Raymer, Leibert, Pierce, LLC, 485 Route 1 South, Bldg F, Suite 300, Iselin, NJ 08830
518401752	+ PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
518519868	+ PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101-4982
518401753	+ Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
518401754	+ Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
518401755	+ River Drive Surgery, 619 River Dr, First Floor, Elmwood Park, NJ 07407-1317
518401756	+ Rushmore Loan Management Services, 15480 Laguna Canyon Road, Ste. 100, Irvine, CA 92618-2132
518401777	Summit Medical Group, Attn: Business Office Admin, 150 Floral Avenue, New Providence, NJ 07974-1557
518429899	+ Summit Medical Group, Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026
518401778	T- Mobile, PO Box 370792, Birmingham, AL 35237
518522305	+ US Bank, NA as Legal Title Trustee, for Truman 2016 SC6 Title Trust, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
518487533	Wilmington Savings Fund Society, FSB, et. al., P.O. Box 814609, Dallas, TX 75381-4609

TOTAL: 30

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2020 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 13 2020 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 13 2020 21:01:18	Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

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			23541-1021
518401732	+ Email/Text: convergent@ebn.phinsolutions.com	Oct 13 2020 20:30:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, PO Box 9004, Renton, WA 98057-9004
518401733	+ Email/Text: convergent@ebn.phinsolutions.com	Oct 13 2020 20:30:00	Convergent Outsourcing, Inc., 800 Sw 39th Street, Renton, WA 98057-4927
518401739	Email/Text: mrdiscen@discover.com	Oct 13 2020 20:28:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
518401740	Email/Text: mrdiscen@discover.com	Oct 13 2020 20:28:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518517658	Email/Text: bnc-quantum@quantum3group.com	Oct 13 2020 20:29:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518665865	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 13 2020 20:29:00	Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518411968	Email/Text: mrdiscen@discover.com	Oct 13 2020 20:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518401743	+ Email/Text: bankruptcies@foxcollection.com	Oct 13 2020 20:29:00	Fox Collection Center, Attn: Bankruptcy, PO Box 528, Goodlettsville, TN 37070-0528
518401744	+ Email/Text: bankruptcies@foxcollection.com	Oct 13 2020 20:29:00	Fox Collection Center, PO Box 528, Goodlettsville, TN 37070-0528
518401731	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 13 2020 21:01:54	Chase Mortgage, 700 Kansas Lane, Monroe, LA 71203
518401730	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 13 2020 21:01:34	Chase Mortgage, Attn: Bankruptcy Dept, PO Box 24696, Columbus, OH 43224
518504372	Email/PDF: resurgentbknotifications@resurgent.com	Oct 13 2020 21:02:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518401776	Email/Text: appebnmailbox@sprint.com	Oct 13 2020 20:29:00	Sprint, PO Box 152046, Irving, TX 75015-2046
518401757	+ Email/Text: bankruptcy@savit.com	Oct 13 2020 20:31:00	SaVit Collection Agency, Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
518401758	+ Email/Text: bankruptcy@savit.com	Oct 13 2020 20:31:00	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518401759	+ Email/Text: clientservices@simonsagency.com	Oct 13 2020 20:30:00	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401760	+ Email/Text: clientservices@simonsagency.com	Oct 13 2020 20:30:00	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518403226	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2020 21:01:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518476324	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518401727	*+	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
518401729	*+	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518401738	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court., Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518401749	*+	I.C. System, Inc., PO Box 64378, Saint Paul, MN 55164-0378
518401750	*+	I.C. System, Inc., Po Box 64378, Saint Paul, MN 55164-0378
518401748	*+	I.C. System, Inc., 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378

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518459192	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Insolvency Operations, PO Box 21125, Philadelphia, PA 19114
518459191	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081
518401761	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401762	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401763	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401764	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401765	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401766	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401767	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401769	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401770	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401771	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401772	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401773	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401774	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401775	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401768	*+	Simon's Agency, Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176

TOTAL: 0 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2020 at the address(es) listed below:**

Name	Email Address
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank NA as Legal Title Trustee for Truman 2016 SC Title Trust bk@rgalegal.com
Herbert B. Raymond	on behalf of Debtor Nana Opoku-Ware herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust as serviced by Fay Servicing NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Fay Servicing LLC, as servicer for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor PNC Bank National Association rsolarz@kmlawgroup.com
Shauna M Deluca	on behalf of Creditor MTGLQ Investors LP sdeluca@rasflaw.com
Sindi Mncina	

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on behalf of Creditor MTGLQ INVESTORS LP smncina@rascrane.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9